

IN THE UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF TEXAS  
DALLAS DIVISION

ALMA CRUZ,

Plaintiff,

V.

NTFN, INC., BANK OF AMERICA N.A.,  
AND JPMORGAN CHASE BANK, N.A.

Defendant.

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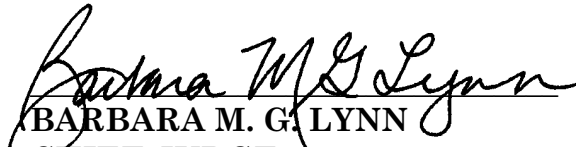
No. 3:19-CV-340-M-BN

**ORDER ACCEPTING FINDINGS AND RECOMMENDATION  
OF THE UNITED STATES MAGISTRATE JUDGE**

After making an independent review of the pleadings, files, and records in this case, and the Findings, Conclusions, and Recommendation of the United States Magistrate Judge dated April 16, 2019, the Court finds that the Findings, Conclusions, and Recommendation of the Magistrate Judge are correct and they are accepted as the Findings, Conclusions, and Recommendation of the Court.

The Court, on its own motion, finds that Defendant NTFN, Inc. was improperly joined. Accordingly, Plaintiff Alma Cruz's claim against NTFN, Inc. is DISMISSED WITHOUT PREJUDICE; complete diversity of citizenship exists; and the Court has subject matter jurisdiction over this action under 28 U.S.C. § 1332.

**SO ORDERED** this 20th day of May, 2019.

  
BARBARA M. G. LYNN  
CHIEF JUDGE